

### **Broker Compensation Disclosure**

Company	Automobile	Property	Liability
Aviva Canada*	10-12.5%	15-20%	15-20%
Aviva Elite Insurance Company	10-12.5%	15-20%	-
Aviva Ovation Insurance Company	10-12.5%	15-20%	-
Chubb Insurance Company of Canada		15-20%	15-20%
Intact Insurance Company of Canada*	10-12.5%	20%	15-20%
Jevco Insurance Company	10%	20%	15-20%
Nordique Insurance facility	10%	-	-
Premier Marine Insurance Managers Group	-	15%	15-20%
Special Risk Insurance Managers	-	15-20%	15-20%
Totten Insurance Group	-	10-20%	15-20%
A.M Fredericks	-	15%	15%

\*Insurers with whom we also have Contingent Profit Commission agreements. We may be eligible for this additional compensation, such as profit-sharing or prizes, if we meet certain requirements pertaining to volume and/or a mix of business, retention, and/or loss ratios. Contingent Profit Commissions are not guaranteed, and plans vary widely from company to company.